
State:	Arkansas	Filing Company:	RiverSource Life Insurance Company
TOI/Sub-TOI:	A02I Individual Annuities- Deferred Non-Variable/A02I.003 Single Premium		
Product Name:	Fixed Bonus/Quantum Select		
Project Name/Number:	Payout Rate Guarantee Change/131262		

Filing at a Glance

Company:	RiverSource Life Insurance Company
Product Name:	Fixed Bonus/Quantum Select
State:	Arkansas
TOI:	A02I Individual Annuities- Deferred Non-Variable
Sub-TOI:	A02I.003 Single Premium
Filing Type:	Form
Date Submitted:	09/24/2012
SERFF Tr Num:	AEMN-128661922
SERFF Status:	Closed-Approved-Closed
State Tr Num:	
State Status:	Approved-Closed
Co Tr Num:	131262AR
Implementation	On Approval
Date Requested:	
Author(s):	Linda Elston, Jeff Pederson, Susan Schmidt
Reviewer(s):	Linda Bird (primary)
Disposition Date:	10/03/2012
Disposition Status:	Approved-Closed
Implementation Date:	

State Filing Description:

State: Arkansas **Filing Company:** RiverSource Life Insurance Company
TOI/Sub-TOI: A021 Individual Annuities- Deferred Non-Variable/A021.003 Single Premium
Product Name: Fixed Bonus/Quantum Select
Project Name/Number: Payout Rate Guarantee Change/131262

General Information

Project Name: Payout Rate Guarantee Change Status of Filing in Domicile: Pending
 Project Number: 131262 Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: Filing Status Changed: 10/03/2012
 State Status Changed: 10/03/2012
 Deemer Date: Created By: Linda Elston
 Submitted By: Susan Schmidt Corresponding Filing Tracking Number:
 Filing Description:
 State of Arkansas

Subject: Fixed Individual Annuity Submission

Form No. 131262 Sex-Distinct Endorsement
 Form No. 131263 Unisex Endorsement
 Form No. 272501 Sex-Distinct Endorsement
 Form No. 272502 Unisex Endorsement

Note that effective December 31, 2006, IDS Life Insurance Company merged with American Enterprise Life Insurance Company and concurrently changed its name to RiverSource Life Insurance Company.

We wish to place the 4 fixed annuity endorsement forms listed above on file for approval. No part of this filing contains any unusual or controversial items from normal company or industry standards. We intend to begin to use these forms in the fourth quarter of year 2012, subject to state approval.

Forms 131262 and 272501 are new forms which will not replace any existing approved forms. Forms 131263 and 272502 replace existing forms as shown below.

New Form	Replaced Form	State Date	State File Number
131263	130076	02/23/2004	25584
272502	272868	01/20/2004	24711

The endorsements will be used with the fixed annuity contracts listed below for new issues of the contracts.

Submitted forms	Contract Number	State Status	State Date	State File #
131262 and 131263	130075	Approved	02/23/2004	25584
272501 and 272502	272613	Approved	07/01/2003	23279

...Form 131262 (sex distinct rates)

This endorsement will be added to new issues of contract 130075 issued as Non-Qualified or IRA plans, except for SEP-IRA or SIMPLE IRA plans. This endorsement will not be issued in any employer-employee plans that are subject to the Norris decision. This endorsement replaces the contract's current table(s) of sex distinct guaranteed annuitization rates to change the Tables of Settlement rates provision in the contract. The revised tables will be based on a 1% annual effective interest rate while the replaced tables are based on a 2% annual effective interest rate.

State:	Arkansas	Filing Company:	RiverSource Life Insurance Company
TOI/Sub-TOI:	A021 Individual Annuities- Deferred Non-Variable/A021.003 Single Premium		
Product Name:	Fixed Bonus/Quantum Select		
Project Name/Number:	Payout Rate Guarantee Change/131262		

...Form 131263 (unisex rates)

This endorsement will be added to new issues of contract 130075 that are issued as part of employer sponsored retirement plans. This endorsement replaces the contract's table(s) of sex distinct guaranteed annuitization rates with unisex table(s) to comply with the Norris decision and changes the guaranteed payout rate from 2% to 1%. This endorsement form will replace form 130076 for new business and will be made part of the contract at issue.

...Form 272501 (sex distinct rates)

This endorsement will be added to new issues of contract 272613 issued as Non-Qualified or IRA plans, except for SEP-IRA or SIMPLE IRA plans. This endorsement will not be issued in any employer-employee plans that are subject to the Norris decision. This endorsement replaces the contract's current table(s) of sex distinct guaranteed annuitization rates to change the Life Income Plan Payments rates provision in the contract. The revised tables will be based on a 1% annual effective interest rate while the replaced tables are based on a 2% annual effective interest rate.

...Form 272502 (unisex rates)

This endorsement will be added to new issues of contract 272613 that are issued as part of employer sponsored retirement plans. This endorsement replaces the contract's table(s) of sex distinct guaranteed annuitization rates with unisex table(s) to comply with the Norris decision and changes the guaranteed payout rate from 2% to 1%. This endorsement form will replace form 272868 for new business and will be made part of the contract at issue.

The revised tables are bracketed to allow for changing the rate for new issues as described in the Statement of Variability for the forms.

To the best of our knowledge, these forms comply with the regulations of your state. Please call or email me if I can provide any further information to aid your review.

Sincerely,
Susan Schmidt, Sr. Contract Analyst
612-671-1734
Susan.2.Schmidt@ampf.com

Company and Contact

Filing Contact Information

Susan Schmidt, Sr. Contract Analyst
9550 Ameriprise Financial Center
H25/9550
Minneapolis, MN 55474

Susan.2.Schmidt@ampf.com
612-671-1734 [Phone]
612-671-3866 [FAX]

State: Arkansas **Filing Company:** RiverSource Life Insurance Company
TOI/Sub-TOI: A021 Individual Annuities- Deferred Non-Variable/A021.003 Single Premium
Product Name: Fixed Bonus/Quantum Select
Project Name/Number: Payout Rate Guarantee Change/131262

Filing Company Information

RiverSource Life Insurance Company
9550 Ameriprise Financial Center
H25/9550
Minneapolis, MN 55474
(612) 671-2465 ext. [Phone]

CoCode: 65005
Group Code: 4
Group Name:
FEIN Number: 41-0823832

State of Domicile: Minnesota
Company Type: Life
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$200.00
Retaliatory? No
Fee Explanation: Domicile state of Minnesota requires a \$125.00 filing fee. Arkansas requires \$50 per form X 4 = \$200.00. Arkansas filing fee is greater.
Per Company: No

Company	Amount	Date Processed	Transaction #
RiverSource Life Insurance Company	\$200.00	09/24/2012	62991011

SERFF Tracking #:	AEMN-128661922	State Tracking #:		Company Tracking #:	131262AR
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State:	Arkansas	Filing Company:	RiverSource Life Insurance Company
TOI/Sub-TOI:	A021 Individual Annuities- Deferred Non-Variable/A021.003 Single Premium		
Product Name:	Fixed Bonus/Quantum Select		
Project Name/Number:	Payout Rate Guarantee Change/131262		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	10/03/2012	10/03/2012

State:	Arkansas	Filing Company:	RiverSource Life Insurance Company
TOI/Sub-TOI:	A021 Individual Annuities- Deferred Non-Variable/A021.003 Single Premium		
Product Name:	Fixed Bonus/Quantum Select		
Project Name/Number:	Payout Rate Guarantee Change/131262		

Disposition

Disposition Date: 10/03/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Form	Fixed Bonus Annuity Sex-Distinct Endorsement		Yes
Form	Fixed Bonus Annuity Unisex Endorsement		Yes
Form	Quantum Select Sex-Distinct Endorsement		Yes
Form	Quantum Select Unisex Endorsement		Yes

State:	Arkansas	Filing Company:	RiverSource Life Insurance Company
TOI/Sub-TOI:	A021 Individual Annuities- Deferred Non-Variable/A021.003 Single Premium		
Product Name:	Fixed Bonus/Quantum Select		
Project Name/Number:	Payout Rate Guarantee Change/131262		

Form Schedule

Lead Form Number: 131262							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		131262	POLA	Fixed Bonus Annuity Sex-Distinct Endorsement	Initial:	58.000	131262 Sex-Distinct Endorsement.pdf
2		131263	POLA	Fixed Bonus Annuity Unisex Endorsement	Revised: Replaced Form #: 130076 Previous Filing #: 25584	53.500	131263 Unisex Endorsement.pdf
3		272501	POLA	Quantum Select Sex-Distinct Endorsement	Initial:	55.400	272501 Sex-Distinct Endorsement.pdf
4		272502	POLA	Quantum Select Unisex Endorsement	Revised: Replaced Form #: 272868 Previous Filing #: 24711	55.600	272502 Unisex Endorsement.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

Fixed Annuity Endorsement

This endorsement is made a part of this contract to which it is attached and changes the following provisions of the contract. The following tables are substituted for those in the Table of Settlement Rates section of the contract.

Dollar Amount of Each Monthly Fixed Dollar Annuity Payment Per \$1,000 Applied

Age at Annuit-ization	Beginning In Year	Plan A		Plan B						Plan C		Plan D	
		Life Income Non-Refund		Five Years Certain		Life Income with Ten Years Certain		Fifteen Years Certain		Life Income Installment Refund		Joint & Survivor Non-Refund Male & Female Same Age	
		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female		
Age 65	2015	\$4.03	\$3.59	\$4.01	\$3.58	\$3.93	\$3.55	\$3.80	\$3.49	\$3.36	\$3.16	\$3.13	
	2020	3.95	3.53	3.93	3.52	3.86	3.49	3.74	3.43	3.32	3.13	3.08	
	2025	3.87	3.47	3.85	3.46	3.80	3.43	3.69	3.38	3.28	3.09	3.04	
	2030	3.80	3.41	3.78	3.40	3.73	3.38	3.63	3.33	3.24	3.05	3.00	
	2035	3.73	3.35	3.72	3.35	3.67	3.33	3.58	3.28	3.20	3.02	2.96	
	2040	3.67	3.30	3.66	3.30	3.61	3.28	3.53	3.24	3.17	2.99	2.93	
Age 70	2015	4.85	4.29	4.80	4.27	4.64	4.19	4.35	4.03	3.84	3.61	3.66	
	2020	4.74	4.20	4.70	4.18	4.55	4.11	4.29	3.97	3.78	3.56	3.59	
	2025	4.64	4.11	4.60	4.09	4.46	4.03	4.22	3.91	3.73	3.51	3.53	
	2030	4.54	4.03	4.50	4.01	4.38	3.96	4.16	3.85	3.68	3.47	3.48	
	2035	4.45	3.95	4.42	3.94	4.30	3.89	4.10	3.79	3.64	3.43	3.43	
	2040	4.36	3.88	4.33	3.87	4.23	3.83	4.05	3.74	3.59	3.39	3.38	
Age 75	2015	5.99	5.30	5.87	5.24	5.49	5.03	4.92	4.66	4.45	4.19	4.40	
	2020	5.84	5.16	5.72	5.11	5.38	4.92	4.86	4.60	4.38	4.13	4.31	
	2025	5.69	5.04	5.59	4.99	5.28	4.83	4.80	4.53	4.31	4.07	4.22	
	2030	5.55	4.92	5.46	4.88	5.18	4.73	4.74	4.46	4.25	4.01	4.14	
	2035	5.43	4.82	5.34	4.78	5.09	4.65	4.68	4.40	4.19	3.96	4.07	
	2040	5.30	4.71	5.23	4.68	5.00	4.56	4.62	4.34	4.14	3.91	4.00	
Age 85	2015	9.88	9.02	9.10	8.48	7.39	7.14	5.77	5.71	6.30	6.02	7.00	
	2020	9.58	8.72	8.88	8.25	7.30	7.04	5.75	5.68	6.19	5.92	6.81	
	2025	9.30	8.44	8.67	8.03	7.21	6.93	5.73	5.66	6.10	5.83	6.63	
	2030	9.03	8.19	8.47	7.83	7.12	6.83	5.71	5.63	6.02	5.74	6.47	
	2035	8.78	7.95	8.28	7.63	7.04	6.73	5.69	5.60	5.94	5.66	6.32	
	2040	8.55	7.73	8.10	7.45	6.95	6.63	5.67	5.57	5.86	5.59	6.19	

The table above is based on the "Annuity 2000 Mortality Table" at 1.0% annual effective interest rate with 100% Projection Scale G. Settlement rates for any plan and for any year, age, or any combination of year, age and sex not shown above, will be calculated on the same basis as those rates shown in the Table above. Such rates will be furnished by us upon request. Amounts shown in the Table below are based on a 1.0% annual effective interest rate.

Plan E - Dollar Amount of Each Monthly Annuity Payment Per \$1,000 Applied

Years Payable	Monthly Payment	Years Payable	Monthly Payment	Years Payable	Monthly Payment
10	\$8.75	17	\$5.33	24	\$3.90
11	7.99	18	5.05	25	3.76
12	7.36	19	4.81	26	3.64
13	6.83	20	4.59	27	3.52
14	6.37	21	4.40	28	3.41
15	5.98	22	4.22	29	3.31
16	5.63	23	4.05	30	3.21

This endorsement is issued and effective as of the contract date of this contract.

RiverSource Life Insurance Company



Secretary

Fixed Annuity Unisex Endorsement

This endorsement is made a part of this contract to which it is attached and changes the following provisions of the contract. As part of an employer-sponsored retirement plan, this contract is issued on a unisex basis. All sex-distinct references in the contract are hereby deleted and replaced with unisex references.

The following table is substituted for the table in the Table of Settlement Rates section of the contract.

Table of Settlement Rates

Dollar Amounts of Each Monthly Fixed Dollar Annuity Payment Per \$1,000 Applied							
		Plan A	Plan B			Plan C	Plan D
Age at Annuity-ization	Beginning In Year	Life Income Non-Refund	Five Years Certain	Life Income with Ten Years Certain	Fifteen Years Certain	Life Income Installment Refund	Joint & Survivor Non-Refund
Age 65 2	2015	\$3.59	\$3.58	\$3.55	\$3.49	\$3.16	\$3.03
	2020	3.53	3.52	3.49	3.43	3.13	2.98
	2025	3.47	3.46	3.43	3.38	3.09	2.94
	2030	3.41	3.40	3.38	3.33	3.05	2.91
	2035	3.35	3.35	3.33	3.28	3.02	2.88
	2040	3.30	3.30	3.28	3.24	2.99	2.85
Age 70	2015	4.29	4.27	4.19	4.03	3.61	3.52
	2020	4.20	4.18	4.11	3.97	3.56	3.46
	2025	4.11	4.09	4.03	3.91	3.51	3.41
	2030	4.03	4.01	3.96	3.85	3.47	3.36
	2035	3.95	3.94	3.89	3.79	3.43	3.31
	2040	3.88	3.87	3.83	3.74	3.39	3.27
Age 75	2015	5.30	5.24	5.03	4.66	4.19	4.22
	2020	5.16	5.11	4.92	4.60	4.13	4.14
	2025	5.04	4.99	4.83	4.53	4.07	4.06
	2030	4.92	4.88	4.73	4.46	4.01	3.99
	2035	4.82	4.78	4.65	4.40	3.96	3.92
	2040	4.71	4.68	4.56	4.34	3.91	3.86
Age 85	2015	9.02	8.48	7.14	5.71	6.02	6.76
	2020	8.72	8.25	7.04	5.68	5.92	6.57
	2025	8.44	8.03	6.93	5.66	5.83	6.40
	2030	8.19	7.83	6.83	5.63	5.74	6.24
	2035	7.95	7.63	6.73	5.60	5.66	6.10
	2040	7.73	7.45	6.63	5.57	5.59	5.97

The table above is based on the "Annuity 2000 Mortality Table" at 1.0% annual effective interest rate with 100% Projection Scale G. Settlement rates for any plan and for any year, age, or any combination of year and age not shown above, will be calculated on the same basis as those rates shown in the Table above. Such rates will be furnished by us upon request. Amounts shown in the Table below are based on a 1.0% annual effective interest rate.

Plan E - Dollar Amount of Each Monthly Fixed Dollar Annuity Payment Per \$1,000 Applied					
Years Payable	Monthly Payment	Years Payable	Monthly Payment	Years Payable	Monthly Payment
10	\$8.75	17	\$5.33	24	\$3.90
11	7.99	18	5.05	25	3.76
12	7.36	19	4.81	26	3.64
13	6.83	20	4.59	27	3.52
14	6.37	21	4.40	28	3.41
15	5.98	22	4.22	29	3.31
16	5.63	23	4.05	30	3.21

This endorsement is issued as of the Contract Date of this contract.

RiverSource Life Insurance Company



Secretary

131263

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(11/2012)

Fixed Annuity Endorsement

This endorsement is made a part of this contract to which it is attached and changes the How to Determine the Amount of Lifetime Income and Life Income Plan Payments provisions of the contract. The following provisions are substituted for those in the contract.

How to Determine the Amount of Lifetime Income

Guaranteed Minimum Income Payments

If you start an income plan as described in “Using Your Money as a Source of Guaranteed Income,” we’ll guarantee the payment amounts based on the payment table in effect at the time the income plan starts.

The amounts we promise at that time may be more favorable, but we guarantee they will not be less than those reflected in the payment table on the following page.

For each plan, the amount shown under the annuitant’s sex, age and year as of the income start date is the minimum amount we will pay monthly for each \$1,000 of annuity value applied to the plan. Below is a calculation example.

Upon request, we will provide information on payment amounts for other ages.

Example:

Patricia is 65 in year [2015] when she wants to begin receiving income under the Life Income With 10 Years Guaranteed option. She is both the owner and the annuitant. She has an annuity value of \$239,528. Here’s the minimum amount she would get per month under this option.

5

Step 1:

Determine the number of \$1,000s in the annuity value.

$\$239,528 \text{ divided by } \$1,000 = 239.528$

Step 2:

Determine the factor to be applied.

Scan across the Age 65 at Income Start Date section to the Life Income With 10 Years Guaranteed column for Income Start Date in Year 2015.

The factor to be applied is [\$3.55.]

Step 3:

Multiply the result of Step 1 by the factor in Step 2.

$239.528 \times \$3.55 = \850.32 of income per month **for life.**

If Patricia dies within 10 years, her beneficiary will receive the income for the remainder of the 10 years.

Life Income Plan Payments

Minimum Guaranteed Monthly Income Payment Per \$1,000 Applied to Income Plans A, B, C or D

Age at Annuity-ization	Beginning In Year	Plan A		Plan B						Plan C		Plan D
		Life Income Non-Refund		Life Income with 5 Years Certain		Life Income with 10 Years Certain		Life Income with 15 Years Certain		Life Income Installment Refund		Joint & Survivor Non-Refund Male & Female
		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Same Age
Age 65	2015	4.03	3.59	4.01	3.58	3.93	3.55	3.80	3.49	3.36	3.16	3.13
	2020	3.95	3.53	3.93	3.52	3.86	3.49	3.74	3.43	3.32	3.13	3.08
	2025	3.87	3.47	3.85	3.46	3.80	3.43	3.69	3.38	3.28	3.09	3.04
	2030	3.80	3.41	3.78	3.40	3.73	3.38	3.63	3.33	3.24	3.05	3.00
	2035	3.73	3.35	3.72	3.35	3.67	3.33	3.58	3.28	3.20	3.02	2.96
	2040	3.67	3.30	3.66	3.30	3.61	3.28	3.53	3.24	3.17	2.99	2.93
Age 70	2015	4.85	4.29	4.80	4.27	4.64	4.19	4.35	4.03	3.84	3.61	3.66
	2020	4.74	4.20	4.70	4.18	4.55	4.11	4.29	3.97	3.78	3.56	3.59
	2025	4.64	4.11	4.60	4.09	4.46	4.03	4.22	3.91	3.73	3.51	3.53
	2030	4.54	4.03	4.50	4.01	4.38	3.96	4.16	3.85	3.68	3.47	3.48
	2035	4.45	3.95	4.42	3.94	4.30	3.89	4.10	3.79	3.64	3.43	3.43
	2040	4.36	3.88	4.33	3.87	4.23	3.83	4.05	3.74	3.59	3.39	3.38
Age 75	2015	5.99	5.30	5.87	5.24	5.49	5.03	4.92	4.66	4.45	4.19	4.40
	2020	5.84	5.16	5.72	5.11	5.38	4.92	4.86	4.60	4.38	4.13	4.31
	2025	5.69	5.04	5.59	4.99	5.28	4.83	4.80	4.53	4.31	4.07	4.22
	2030	5.55	4.92	5.46	4.88	5.18	4.73	4.74	4.46	4.25	4.01	4.14
	2035	5.43	4.82	5.34	4.78	5.09	4.65	4.68	4.40	4.19	3.96	4.07
	2040	5.30	4.71	5.23	4.68	5.00	4.56	4.62	4.34	4.14	3.91	4.00
Age 85	2015	9.88	9.02	9.10	8.48	7.39	7.14	5.77	5.71	6.30	6.02	7.00
	2020	9.58	8.72	8.88	8.25	7.30	7.04	5.75	5.68	6.19	5.92	6.81
	2025	9.30	8.44	8.67	8.03	7.21	6.93	5.73	5.66	6.10	5.83	6.63
	2030	9.03	8.19	8.47	7.83	7.12	6.83	5.71	5.63	6.02	5.74	6.47
	2035	8.78	7.95	8.28	7.63	7.04	6.73	5.69	5.60	5.94	5.66	6.32
	2040	8.55	7.73	8.10	7.45	6.95	6.63	5.67	5.57	5.86	5.59	6.19

The table above is based on the "Annuity 2000 Mortality Table" at 1.0% annual effective interest rate with 100% Projection Scale G. Annuity Payment rates for any plan and for any year, age, or any combination of year, age and sex not shown above, will be calculated on the same basis as those rates shown in the Table above. Such rates will be furnished by us upon request. Amounts shown in the Table below are based on a 1.0% annual effective interest rate.

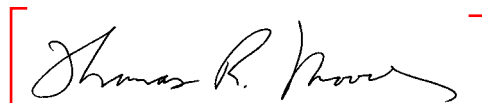
Fixed Period Income Plan Payments

Minimum Guaranteed Monthly Income Payment Per \$1,000 Applied to Income Plan E

Years payable	Monthly payment	Years payable	Monthly payment	Years payable	Monthly payment
10	\$8.75	17	\$5.33	24	\$3.90
11	7.99	18	5.05	25	3.76
12	7.36	19	4.81	26	3.64
13	6.83	20	4.59	27	3.52
14	6.37	21	4.40	28	3.41
15	5.98	22	4.22	29	3.31
16	5.63	23	4.05	30	3.21

This endorsement is issued as of the contract date of this contract.

RiverSource Life Insurance Company



Secretary

Fixed Annuity Unisex Endorsement

This endorsement is made a part of this contract to which it is attached and changes the How to Determine the Amount of Lifetime Income and Life Income Plan Payments provisions of the contract. The following provisions are substituted for those in the contract.

How to Determine the Amount of Lifetime Income

Guaranteed Minimum Income Payments

If you start an income plan as described in “Using Your Money as a Source of Guaranteed Income,” we’ll guarantee the payment amounts based on the payment table in effect at the time the income plan starts.

The amounts we promise at that time may be more favorable, but we guarantee they will not be less than those reflected in the payment table on the following page.

For each plan, the amount shown under the annuitant’s age and year as of the income start date is the minimum amount we will pay monthly for each \$1,000 of annuity value applied to the plan. Below is a calculation example.

Upon request, we will provide information on payment amounts for other ages.

Example:

Patricia is 65 in year [2015] when she wants to begin receiving income under the Life Income With 10 Years Guaranteed option. She is both the owner and the annuitant. She has an annuity value of \$239,528. Here’s the minimum amount she would get per month under this option.

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Step 1:

Determine the number of \$1,000s in the annuity value.

$\$239,528 \text{ divided by } \$1,000 = 239.528$

Step 2:

Determine the factor to be applied.

Scan across the Age 65 at Income Start Date section to the Life Income With 10 Years Guaranteed column for Income Start Date in Year 2015.

The factor to be applied is [\$3.55.]

Step 3:

Multiply the result of Step 1 by the factor in Step 2.

$239.528 \times \$3.55 = \850.32 of income per month **for life.**

If Patricia dies within 10 years, her beneficiary will receive the income for the remainder of the 10 years.

Life Income Plan Payments

Minimum Guaranteed Monthly Income Payment Per \$1,000 Applied to Income Plans A, B, C or D

		Plan A	Plan B			Plan C	Plan D
Age at Annuity-ization	Beginning In Year	Life Income Non-Refund	Five Years Certain	Life Income with Ten Years Certain	Fifteen Years Certain	Life Income Installment Refund	Joint & Survivor Non-Refund
Age 65	2015	3.59	3.58	3.55	3.49	3.16	3.03
	2020	3.53	3.52	3.49	3.43	3.13	2.98
	2025	3.47	3.46	3.43	3.38	3.09	2.94
	2030	3.41	3.40	3.38	3.33	3.05	2.91
	2035	3.35	3.35	3.33	3.28	3.02	2.88
	2040	3.30	3.30	3.28	3.24	2.99	2.85
Age 70	2015	4.29	4.27	4.19	4.03	3.61	3.52
	2020	4.20	4.18	4.11	3.97	3.56	3.46
	2025	4.11	4.09	4.03	3.91	3.51	3.41
	2030	4.03	4.01	3.96	3.85	3.47	3.36
	2035	3.95	3.94	3.89	3.79	3.43	3.31
	2040	3.88	3.87	3.83	3.74	3.39	3.27
Age 75	2015	5.30	5.24	5.03	4.66	4.19	4.22
	2020	5.16	5.11	4.92	4.60	4.13	4.14
	2025	5.04	4.99	4.83	4.53	4.07	4.06
	2030	4.92	4.88	4.73	4.46	4.01	3.99
	2035	4.82	4.78	4.65	4.40	3.96	3.92
	2040	4.71	4.68	4.56	4.34	3.91	3.86
Age 85	2015	9.02	8.48	7.14	5.71	6.02	6.76
	2020	8.72	8.25	7.04	5.68	5.92	6.57
	2025	8.44	8.03	6.93	5.66	5.83	6.40
	2030	8.19	7.83	6.83	5.63	5.74	6.24
	2035	7.95	7.63	6.73	5.60	5.66	6.10
	2040	7.73	7.45	6.63	5.57	5.59	5.97

The table above is based on the "Annuity 2000 Mortality Table" at 1.0% annual effective interest rate with 100% Projection Scale G. Annuity Payment rates for any plan and for any year, age, or any combination of year and age not shown above, will be calculated on the same basis as those rates shown in the Table above. Such rates will be furnished by us upon request. Amounts shown in the Table below are based on a 1.0% annual effective interest rate.

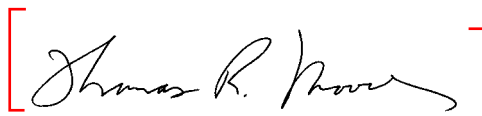
Fixed Period Income Plan Payments

Minimum Guaranteed Monthly Income Payment Per \$1,000 Applied to Income Plan E

Years payable	Monthly payment	Years payable	Monthly payment	Years payable	Monthly payment
10	\$8.75	17	\$5.33	24	\$3.90
11	7.99	18	5.05	25	3.76
12	7.36	19	4.81	26	3.64
13	6.83	20	4.59	27	3.52
14	6.37	21	4.40	28	3.41
15	5.98	22	4.22	29	3.31
16	5.63	23	4.05	30	3.21

This endorsement is issued as of the contract date of this contract.

RiverSource Life Insurance Company



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Secretary

SERFF Tracking #:	AEMN-128661922	State Tracking #:		Company Tracking #:	131262AR
State:	Arkansas	Filing Company:	RiverSource Life Insurance Company		
TOI/Sub-TOI:	A021 Individual Annuities- Deferred Non-Variable/A021.003 Single Premium				
Product Name:	Fixed Bonus/Quantum Select				
Project Name/Number:	Payout Rate Guarantee Change/131262				

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
Readability Certification.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Statement of Variability		
Comments:	The brackets on the forms are annotated to match the variable material attached below.		
Attachment(s):			
Statement of Variability 131262, 131263.pdf			
Statement of Variability 272501, 272502.pdf			

RiverSource Life Insurance Company
70100 Ameriprise Financial Center
Minneapolis, MN 55474

CERTIFICATION OF READABILITY

Forms:

131262	Fixed Bonus Annuity Sex-Distinct Endorsement
131263	Fixed Bonus Annuity Unisex Endorsement
272501	Quantum Select Sex-Distinct Endorsement
272502	Quantum Select Unisex Endorsement

RiverSource Life Insurance Company certifies, to the best of its knowledge and belief, that the above policy forms meets the minimum reading ease score as set forth in your State's Policy Language Simplification Act.

The Flesch Reading Ease Score obtained for form 131262 is 58.0.
The Flesch Reading Ease Score obtained for form 131263 is 53.5.
The Flesch Reading Ease Score obtained for form 272501 is 55.4.
The Flesch Reading Ease Score obtained for form 272502 is 55.6.

September 10, 2012



Jeff Pederson
Assistant Secretary
RiverSource Life Insurance Company

Statement of Variability

131262	Fixed Annuity Sex-Distinct Endorsement
131263	Fixed Annuity Unisex Rates Endorsement

The forms are designed for use with RiverSource Life Insurance Company (RiverSource Life) Fixed Bonus annuity products. Below is a description of the bracketed items. We reserve the right to correct typographical errors, and to vary the typestyle, paper, weight and ink color to accommodate future generations of this form. However, any adaptation RiverSource Life makes will not involve changes to the text without prior approval and will always meet or exceed the requirements of your state.

- 1. Version letter/print date.** Bracketed for use for internal administrative information. The version print date will be changed if any future changes are made to items bracketed as variable. The date range will also use 01-12 for the months, and the year will range from 2012 to future years.
- 2. Settlement Rate Table and Table E.** Payment amounts may change based on the annual effective interest rate. The years shown may change as time goes by.
- 3. Annual effective interest rate.** Range is from 0.25% to 3.00%. Currently it is 1%.
- 4. Officer Signature.** The officer signature is bracketed to indicate that the name may change.

Statement of Variability

272501	Fixed Annuity Sex-Distinct Endorsement
272502	Fixed Annuity Unisex Rates Endorsement

The forms are designed for use with RiverSource Life Insurance Company (RiverSource Life) Quantum Select annuity products. Below is a description of the bracketed items. We reserve the right to correct typographical errors, and to vary the typestyle, paper, weight and ink color to accommodate future generations of this form. However, any adaptation RiverSource Life makes will not involve changes to the text without prior approval and will always meet or exceed the requirements of your state.

- 1. Version letter/print date.** Bracketed for use for internal administrative information. The version letter/print date will be changed if any future changes are made to items bracketed as variable. The range will be A - Z EXCEPT never "B, I, O, Q, or S". The date range will also use 01-12 for the months and the year, from 2012 to future years.
- 2. Table for Income Plan A, B, C and D and Table for Income Plan E.** Payment amounts may change based on the annual effective interest rate. The years shown may change as time goes by.
- 3. Annual effective interest rate.** Range is from 0.25% to 3.00%. Currently it is 1%.
- 4. Officer Signature.** The officer signature is bracketed to indicate that the name may change.
- 5. Values and year.** If the annual effective interest rate changes, the values and year will change to keep the example in sync with the table of annuity rates in the endorsement.